

transmitting payment request data containing information identifying a store and a buyer and an amount of money to be paid from the mobile phone to a payment transaction server over a mobile phone network;

at the payment transaction server, checking the payment request data received and a balance associated with the identified buyer for approval of the payment; and

Cont transmitting a payment approval data containing information on the amount of money approved from the payment transaction server to a terminal other than the mobile phone based on the checked result, the terminal being designated from pre-registered information on the identified store.

A2 4. (Amended) A method according to claim 1, wherein said checking step comprises:

transmitting the information on the amount of money to be approved to the mobile phone through the mobile phone network;

receiving a data indicating whether the amount of money to be approved is correct or not from the mobile phone; and

determining whether to approve the payment depending upon the received data.

5. (Amended) A method of paying for a goods or service by using a mobile phone, comprising the steps of:

(a) receiving at a payment transaction server a payment request data containing information identifying a store and a buyer and an amount of money to be paid from the mobile phone connected;

(b) identifying a buyer's account depending upon the information identifying a buyer;

(c) determining whether to approve the payment based on the received amount of money to be paid and the balance in the identified buyer's account;

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(d) identifying a terminal of the store depending upon the information identifying a store; and

(e) transmitting a payment approval data containing information on the amount of money approved from the payment transaction server to the identified terminal.

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13. (Amended) A method of paying for a goods or service by using a mobile phone, comprising the steps of:

(a) receiving at a payment transaction server a payment request data containing information identifying a store and a buyer and an amount of money to be paid from the mobile phone connected;

(b) identifying at the payment transaction server a buyer's account depending upon the information identifying a buyer;

(c) determining at the payment transaction server whether to approve the payment based on the received amount of money to be paid and the balance in the identified buyer's account;

(d) identifying a terminal of the store depending upon the information identifying a store;

(e) connecting to the identified terminal;